

UNITED STATES DISTRICT COURT FOR THE  
NORTHERN DISTRICT OF WEST VIRGINIA

FILED

DEC 5 2023

U.S. DISTRICT COURT-WVND  
WHEELING, WV 26003

UNITED STATES OF AMERICA

v.

JACK LEE OLIVER,

Defendant.

Criminal No.

1:23 cr 70

Violations:

26 U.S.C. § 7206(1)

26 U.S.C. § 7206(2)

INDICTMENT

The Grand Jury charges that:

INTRODUCTION

At all times relevant to this indictment:

1. The defendant **JACK LEE OLIVER** owned and operated an insurance sales and tax return preparation business known as Insurance Depot located in Fairmont, West Virginia. There, the defendant **JACK LEE OLIVER** prepared tax returns for clients.

2. The Internal Revenue Service ("IRS") was an agency of the United States Department of the Treasury responsible for enforcing and administering the federal tax laws of the United States and collecting taxes owed to the United States.

3. A Schedule A ("Itemized Deductions") was an IRS Form attached to a Form 1040 when applicable that allowed taxpayers to itemize their deductions, including for medical and dental expenses, to reduce their taxable income.

4. A Schedule C (“Sole Proprietorship”) was an IRS Form attached to a Form 1040 when applicable and must be used by taxpayers to report gross receipts, expenses and profit or loss from a business operated by a taxpayer as a sole proprietorship.

5. The Earned Income Tax credit (“EITC”) was a refundable tax credit for working people who earned low to moderate incomes. The amount of the EITC available per taxpayer was based on the taxpayer’s income, filing status and number of claimed dependents. Because the EITC was a refundable credit, it could reduce the taxpayer’s federal tax liability below zero in certain circumstances, thereby entitling the taxpayer to a tax refund.

**COUNTS ONE THROUGH THREE**  
**(Filing False Tax Return)**

6. The Grand Jury incorporates by reference all the information contained in Paragraphs 1 through 5 of the Introduction and further alleges that:

7. For tax years 2018 to 2020, the defendant **JACK LEE OLIVER** fraudulently inflated his tax refund by claiming a foster child whose former foster parents were clients of the defendant **JACK LEE OLIVER**. The defendant **JACK LEE OLIVER** never served as a foster parent for the foster child, provided a residence for the foster child, paid expenses for the foster child, or even met the foster child.

8. On or about the dates set forth below, in Marion County, in the Northern District of West Virginia, the defendant **JACK LEE OLIVER**, a resident of Marion County, West Virginia, did willfully make and subscribe U.S. Individual Income Tax returns, Forms 1040, for himself, for the calendar years set forth below, which were verified by written declarations that they were made under the penalties of perjury and which he did not believe to be true and correct as to every material matter. The income tax returns, which were filed with the IRS, reported

items in the amounts set forth below, whereas, as he then and well knew, these items, among others, were materially false:

<b>COUNT</b>	<b>OFFENSE DATE</b>	<b>YEAR</b>	<b>FALSE LINE ITEM</b>
<b>1</b>	03/10/2020	2018	<p>(a) Dependents, Form 1040 – A.H.</p> <p>(b) Refundable Credits – EIC, Form 1040, Page 2, Line 17a - \$3,461</p> <p>(c) Refundable Credits – Sch 8812, Form 1040, Page 2 Line 17b - \$1,374</p>
<b>2</b>	02/12/2021	2019	<p>(a) Dependents, Form 1040 – A.H.</p> <p>(b) Earned income credit, Form 1040, Page 2, Line 18a - \$3,526</p> <p>(c) Additional child tax credit, Form 1040, Page 2 Line 18b - \$1,207</p>
<b>3</b>	05/17/2021	2020	<p>(a) Dependents, Form 1040 – A.H.</p> <p>(b) Earned income credit, Form 1040, Page 2 Line 27 - \$3,584</p> <p>(c) Additional child tax credit, Form 1040, Page 2 Line 28 - \$1,214</p>

All in violation of Title 26, United States Code, Section 7206(1).

**COUNTS FOUR THROUGH THIRTY-TWO**  
**(Aiding and Assisting in Preparation of False Tax Return)**

9. The Grand Jury incorporates by reference herein all the information contained in Paragraphs 1 through 5 of the Introduction and further alleges that:

10. For tax years 2018 through 2020, the defendant **JACK LEE OLIVER** fraudulently inflated his clients' tax refunds and fraudulently deflated his clients' tax due by, among other things, claiming false Schedule C business income or loss and total expenses.

11. On or about the dates set forth below, in Marion County, in the Northern District of West Virginia, the defendant **JACK LEE OLIVER** did willfully aid and assist in and procure, counsel and advise the preparation and presentation to the IRS of false U.S. Individual Income Tax Returns, Forms 1040, for the taxpayers and years listed below. Defendant **JACK LEE OLIVER** knew the tax returns were false and fraudulent as to material matters, including but not limited to, those matters described below:

COUNT	OFFENSE DATE	TAXPAYER INITIALS	YEAR	FALSE LINE ITEMS
4	04/01/2019	B.B.	2018	(a) Business Income or (Loss), Form 1040, Schedule 1, Line 12 – (\$14,488)  (b) Total Expenses, Form 1040, Schedule C, Line 28 - \$24,488
5	04/20/2020	B.B.	2019	(a) Business Income or (Loss), Form 1040, Schedule 1, Line 3 – (\$8,249)  (b) Total Expenses, Form 1040, Schedule C, Line 28 - \$20,249
6	05/24/2021	B.B.	2020	(a) Business Income or (Loss), Form 1040, Schedule 1, Line 3 – (\$20,818)

				(b) Total Expenses, Form 1040, Schedule C, Line 28 - \$29,754
<b>7</b>	05/09/2022	B.B.	2021	(a) Business Income or (Loss), Form 1040, Schedule 1, Line 3 – (\$24,392)  (b) Total Expenses, Form 1040, Schedule C, Line 28 - \$29,392
<b>8</b>	03/18/2019	C.B.	2018	(a) Business Income or (Loss), Form 1040, Schedule 1, Line 12 – (\$13,310)  (b) Total Expenses, Form 1040, Schedule C, Line 28 - \$15,560
<b>9</b>	03/09/2020	C.B.	2019	(a) Business Income or (Loss), Form 1040, Schedule 1, Line 3 – (\$14,173)  (b) Total Expenses, Form 1040, Schedule C, Line 28 - \$18,623
<b>10</b>	03/15/2021	C.B.	2020	(a) Business Income or (Loss), Form 1040, Schedule 1, Line 3 – (\$9,858)  (b) Total Expenses, Form 1040, Schedule C, Line 28 - \$14,358
<b>11</b>	03/28/2022	C.B.	2021	(a) Business Income or (Loss), Form 1040, Schedule 1, Line 3 – (\$4,849)  (b) Total Expenses, Form 1040, Schedule C, Line 28 - \$9,649
<b>12</b>	02/25/2019	J.S.	2018	(a) Business Income or (Loss), Form 1040, Schedule 1, Line 12 – (\$8,799)  (b) Total Expenses, Form 1040, Schedule C, Line 28 - \$10,519

<b>13</b>	03/02/2020	J.S.	2019	(a) Business Income or (Loss), Form 1040, Schedule 1, Line 3 – (\$8,751)  (b) Total Expenses, Form 1040, Schedule C, Line 28 - \$10,551
<b>14</b>	03/15/2021	J.S.	2020	(a) Business Income or (Loss), Form 1040, Schedule 1, Line 3 – (\$6,535)  (b) Total Expenses, Form 1040, Schedule C, Line 28 - \$11,695
<b>15</b>	02/21/2022	J.S.	2021	(a) Business Income or (Loss), Form 1040, Schedule 1, Line 3 – (\$2,921)  (b) Total Expenses, Form 1040, Schedule C, Line 28 - \$5,321
<b>16</b>	03/25/2019	A.C.	2018	(a) Business Income or (Loss), Form 1040, Schedule 1, Line 12 – (\$14,559)  (b) Total Expenses, Form 1040, Schedule C – Landscaping Service, Line 28 - \$11,686  (c) Total Expenses, Form 1040, Schedule C – Home Health, Line 28 - \$9,973
<b>17</b>	03/23/2020	A.C.	2019	(a) Business Income or (Loss), Form 1040, Schedule 1, Line 3 – (\$14,075)  (b) Total Expenses, Form 1040, Schedule C, Line 28 - \$15,160
<b>18</b>	04/05/2021	A.C.	2020	(a) Business Income or (Loss), Form 1040, Schedule 1, Line 3 – (\$9,997)  (b) Total Expenses, Form 1040, Schedule C, Line 28 - \$11,442

<b>19</b>	03/28/2022	A.C.	2021	(a) Business Income or (Loss), Form 1040, Schedule 1, Line 3 – (\$9,515)  (b) Total Expenses, Form 1040, Schedule C, Line 28 - \$11,815
<b>20</b>	07/05/2020	C.G.	2019	(a) Business Income or (Loss), Form 1040, Schedule 1, Line 3 –\$7,835  (b) Total Expenses, Form 1040, Schedule C, Line 28 - \$55,950
<b>21</b>	05/11/2021	C.G.	2020	(a) Business Income or (Loss), Form 1040, Schedule 1, Line 3 – \$25,752  (b) Total Expenses, Form 1040, Schedule C, Line 28 - \$103,940
<b>22</b>	04/01/2019	E.S.	2018	(a) Business Income or (Loss), Form 1040, Schedule 1, Line 12 – (\$8,100)  (b) Total Expenses, Form 1040, Schedule C, Line 28 - \$8,780
<b>23</b>	04/06/2020	E.S.	2019	(a) Business Income or (Loss), Form 1040, Schedule 1, Line 3 – (\$13,973)  (b) Total Expenses, Form 1040, Schedule C, Line 28 - \$15,368
<b>24</b>	03/29/2021	E.S.	2020	(a) Business Income or (Loss), Form 1040, Schedule 1, Line 3 – (\$15,390)  (b) Total Expenses, Form 1040, Schedule C, Line 28 - \$17,804
<b>25</b>	03/21/2022	E.S.	2021	(a) Business Income or (Loss), Form 1040, Schedule 1, Line 3 – (\$11,135)

				(b) Total Expenses, Form 1040, Schedule C, Line 28 - \$13,592
<b>26</b>	04/22/2019	J.G.	2018	(a) Business Income or (Loss), Form 1040, Schedule 1, Line 12 – (\$16,253)  (b) Total Expenses, Form 1040, Schedule C, Line 28 - \$23,753
<b>27</b>	05/11/2020	J.G.	2019	(a) Business Income or (Loss), Form 1040, Schedule 1, Line 3 – (\$23,343)  (b) Total Expenses, Form 1040, Schedule C, Line 28 - \$30,843
<b>28</b>	03/21/2022	J.G.	2021	(a) Business Income or (Loss), Form 1040, Schedule 1, Line 3 – (\$9,138)  (b) Total Expenses, Form 1040, Schedule C, Line 28 - \$16,638
<b>29</b>	03/04/2019	R.C.	2018	(a) Business Income or (Loss), Form 1040, Schedule 1, Line 12 – (\$5,214)  (b) Total Expenses, Form 1040, Schedule C, Line 28 - \$8,064
<b>30</b>	02/24/2020	R.C.	2019	(a) Business Income or (Loss), Form 1040, Schedule 1, Line 3 – (\$5,728)  (b) Total Expenses, Form 1040, Schedule C, Line 28 - \$9,038
<b>31</b>	03/08/2021	R.C.	2020	(a) Business Income or (Loss), Form 1040, Schedule 1, Line 3 – (\$4,026)  (b) Total Expenses, Form 1040, Schedule C, Line 28 - \$6,776



32	02/28/2022	R.C.	2021	(a) Business Income or (Loss), Form 1040, Schedule 1, Line 3 – (\$12,600)  (b) Total Expenses, Form 1040, Schedule C, Line 28 - \$20,100
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All in violation of Title 26, United States Code, Section 7206(2).

A true bill,

/s/  
Grand Jury Foreperson

/s/  
WILLIAM IHLENFELD  
United States Attorney

Sarah E. Wagner  
Assistant United States Attorney